

STATE BANKSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1417333	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$1,968	\$2,072	5.3%		
Loans	\$1,780	\$1,794	0.7%		
Construction & development	\$116	\$88	-23.7%		
Closed-end 1-4 family residential	\$237	\$237	-0.3%		
Home equity	\$35	\$31	-9.5%		
Credit card	\$0	\$0			
Other consumer	\$67	\$56	-16.8%		
Commercial & Industrial	\$291	\$259	-10.8%		
Commercial real estate	\$461	\$486	5.3%		
Unused commitments	\$402	\$344	-14.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-37.3%		
Asset-backed securities	\$0	\$2			
Other securities	\$73	\$41	-43.6%		
Cash & balances due	\$40	\$186	364.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$16	\$18	14.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$17	\$17	1.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,785	\$1,880	5.3%		
Deposits	\$1,663	\$1,781	7.1%		
Total other borrowings	\$108	\$83	-23.0%		
FHLB advances	\$70	\$75	7.1%		
Equity					
Equity capital at quarter end	\$183	\$192	5.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$7	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.4%	--		
Tier 1 risk based capital ratio	10.3%	10.8%	--		
Total risk based capital ratio	11.4%	12.0%	--		
Return on equity ¹	6.2%	8.8%	--		
Return on assets ¹	0.6%	0.8%	--		
Net interest margin ¹	4.1%	4.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	65.6%	109.6%	--		
Loss provision to net charge-offs (qtr)	55.4%	87.5%	--		
Net charge-offs to average loans and leases ¹	1.5%	1.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.0%	5.0%	1.7%	3.5%	--
Closed-end 1-4 family residential	1.2%	1.2%	0.0%	0.0%	--
Home equity	0.7%	0.4%	0.0%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.2%	0.1%	0.1%	--
Commercial & Industrial	3.3%	2.6%	1.6%	0.6%	--
Commercial real estate	1.6%	0.6%	0.0%	0.0%	--
Total loans	1.7%	1.2%	0.4%	0.3%	--